

## **ISSUING CERTIFIED CHECKS OVER THE INTERNET**

### **Abstract of the Disclosure**

A method of certifying checks. A check writer contacts the writer's bank, over the Internet, and requests a certified check. The bank deducts the amount of the check from the writer's account, and issues a validation number to the writer, over the Internet. The writer prints the validation number on the check, in a set of blank spaces designed to accept this number. The check also contains a URL, Uniform Resource Locator, which identifies a web site maintained by the bank. Any interested party, such as a payee of the check, can contact the web site, present the validation number, and learn whether the check is valid. Thus, a certified check can be issued without a visit to a bank, the latter being required under present technology.

10022957 1 1994  
T03T 752200